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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:

Michael J. Berardi, et al.

Docket No.:

60655.1400

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10/810,473

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3621

Confirmation

9805

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SYSTEM AND METHOD FOR Examiner:

Kamal, Shahid

ENCODING INFORMATION IN MAGNETIC STRIPE FORMAT

FOR USE IN RADIO

FREQUENCY IDENTIFICATION TRANSACTIONS

REPLY TO OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

Applicants reply to the Office Action dated October 15, 2009 within three months. Please consider the following remarks.

Listing of the Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.